

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Calvin Dupree Howard, Jr.
Wanakee Foster-Howard
Debtor(s)

Case No. 15 B 34088

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2015.
- 2) The plan was confirmed on 12/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 03/06/2018.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$22,561.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$20,890.00
Less amount refunded to debtor	\$48.81

NET RECEIPTS: \$20,841.19

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,600.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$873.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,473.90

Attorney fees paid and disclosed by debtor: \$400.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT T Mobility	Unsecured	3,573.00	NA	NA	0.00	0.00
Barclays Bank of Delaware	Unsecured	1,292.00	NA	NA	0.00	0.00
Beverly BANK & Trust C	Unsecured	2,110.00	NA	NA	0.00	0.00
Capital One Bank	Unsecured	315.00	312.46	312.46	312.46	7.58
Capital One Bank	Unsecured	300.00	297.39	297.39	297.39	7.22
Capital One Bank	Unsecured	468.00	498.00	498.00	498.00	12.05
Capital ONE BANK USA NA	Unsecured	1,604.00	NA	NA	0.00	0.00
Capstone Financial LLC	Unsecured	4,933.00	3,429.70	3,429.70	3,429.70	83.14
Cavalry SPV I LLC	Unsecured	0.00	5,470.69	5,470.69	5,470.69	121.63
CCS/FIRST NATIONAL BAN	Unsecured	767.00	NA	NA	0.00	0.00
Chippewa Board Association	Secured	0.00	NA	NA	0.00	0.00
Credit One Bank	Unsecured	0.00	NA	NA	0.00	0.00
Equable Ascent Financial LLC	Unsecured	3,907.00	NA	NA	0.00	0.00
Ernest B Fenton	Unsecured	1,250.00	2,070.00	2,070.00	2,070.00	50.17
First Premier BANK	Unsecured	515.00	NA	NA	0.00	0.00
HSBC	Unsecured	571.00	NA	NA	0.00	0.00
HSBC	Unsecured	730.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	756.00	1,497.24	1,497.24	1,497.24	36.26
Jefferson Capital Systems LLC	Unsecured	1,292.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	516.00	523.78	523.78	523.78	12.69
Jefferson Capital Systems LLC	Unsecured	915.00	950.22	950.22	950.22	23.03
Resurgent Capital Services	Unsecured	980.00	941.22	941.22	941.22	22.82
United States Dept Of Education	Unsecured	47,234.00	47,525.14	47,525.14	0.00	0.00
University OF Phoenix	Unsecured	2,811.00	NA	NA	0.00	0.00
Village OF Rosemont.	Unsecured	200.00	NA	NA	0.00	0.00
William Hacker	Unsecured	6,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$63,515.84	\$15,990.70	\$376.59

Disbursements:		
Expenses of Administration	<u>\$4,473.90</u>	
Disbursements to Creditors	<u>\$16,367.29</u>	
TOTAL DISBURSEMENTS :		<u>\$20,841.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.